



Customer No. 29315

PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of:	)	Docket No.: 92654-004-401
	)	
James G. GATTO	)	Confirmation No.: 9732
	)	
Serial No.: 09/922,935	)	Examiner: Karl D. Frech
	)	
Filed: August 7, 2001	)	Group Art Unit: 2876

For: ELECTRONIC FUND TRANSFER OR TRANSACTION SYSTEM

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**

Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Pursuant to the duty of disclosure under 37 C.F.R. §§ 1.56, 1.97 and 1.98, Applicant hereby makes of record in the above-identified application the documents listed on the attached Form PTO-1449.

Applicant has listed publication dates on the attached PTO-1449 based on information presently available to the undersigned. However, the listed publication dates should not be construed as an admission that the information was actually published on the date indicated.

Applicant reserves the right to establish the patentability of the claimed invention over any of the information provided herewith, and/or to prove that this information may not be prior

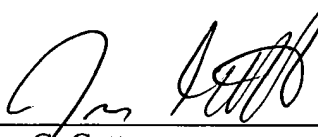
art, and/or to prove that this information may not be enabling for the teachings purportedly offered.

This Supplemental Information Disclosure Statement is being filed before the mailing date of a first Office Action after the filing of a request for continued examination under 37 C.F.R. 1.114. No certification or fee is required. 37 C.F.R. 1.97(b).

It is respectfully requested that the Examiner initial and return a copy of the enclosed PTO-1449.

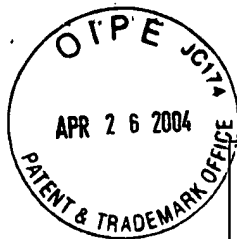
Respectfully submitted,

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<b>INFORMATION DISCLOSURE CITATION IN AN APPLICATION</b>  Form PTO-1449	Docket Number	Application Number
	92654-004-401	09/922,935
	Applicant	
	James G. GATTO	
	Filing Date	Group Art Unit
	August 7, 2001	2876

**U.S. PATENT DOCUMENTS**

*EXAMINER INITIAL	REF	DOCUMENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	1A	5,365,516	11/15/1994	Jandrell	370	18	
	1B	5,424,938	06/13/1995	Wagner <i>et al.</i>	364	408	
	1C	5,525,081	06/11/1996	Mardesich <i>et al.</i>	440	6	
	1D	5,526,357	06/11/1996	Jandrell	370	95.2	
	1E	5,737,439	04/07/1998	Lapsley <i>et al.</i>	382	115	
	1F	5,764,789	06/09/1998	Pare, Jr. <i>et al.</i>	382	115	
	1G	5,802,199	09/01/1998	Pare, Jr. <i>et al.</i>	382	115	
	1H	5,805,719	09/08/1998	Pare, Jr. <i>et al.</i>	382	115	
	1I	5,838,812	11/17/1998	Pare, Jr. <i>et al.</i>	382	115	
	1J	5,982,914	11/09/1999	Lee <i>et al.</i>	382	124	
	1K	6,012,039	01/04/2000	Hoffman <i>et al.</i>	705	14	
	1L	Des. 425,873	05/30/2000	Anderson <i>et al.</i>	D14	100	
	1M	6,131,464	10/17/2000	Pare, Jr. <i>et al.</i>	73	714	
	1N	6,150,921	11/21/2000	Werb <i>et al.</i>	340	10.1	
	1O	6,154,879	11/28/2000	Pare, Jr. <i>et al.</i>	902	3	
	1P	6,192,142	02/20/2001	Pare, Jr. <i>et al.</i>	382	115	
	1Q	6,230,148	05/08/2001	Pare, Jr. <i>et al.</i>	705	40	
	1R	6,269,348	07/31/2001	Pare, Jr. <i>et al.</i>	705	39	
	1S	6,308,428	10/30/2001	Creighton, III	33	286	
	1T	6,366,682	04/02/2002	Hoffman <i>et al.</i>	382	115	
	1U	6,397,198	05/28/2002	Hoffman <i>et al.</i>	705	44	
	1V	6,411,728	06/25/2002	Lee <i>et al.</i>	382	125	
	1W	6,460,036	10/01/2002	Herz	707	10	
	1X	6,571,279	05/27/2003	Herz <i>et al.</i>	709	217	
	1Y	6,581,042	06/17/2003	Pare, Jr. <i>et al.</i>	705	40	

**FOREIGN PATENT DOCUMENTS**

	REF	DOCUMENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	Translations	
							YES	NO

**OTHER DOCUMENTS** (Including Author, Title, Date, Pertinent Pages, Etc.)

	1Z	"Smart Cards: NCR & AT&T Announce New Smart Cards ATM Technology", Edge, December 11, 1992, 2 pages.

EXAMINER	DATE CONSIDERED
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.	